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CPAN Testimony on SB 248 Hearing

April 15, 2015

The Coalition Protecting Auto No-Fault is deeply disappointed that the Senate Insurance Committee is holding a hearing on such an important issue with less than 24 hours' notice. SB 248 will greatly impact the future of Michigan's life-saving auto no-fault system and it is critical that all stakeholders in this issue are given adequate time to provide meaningful input. That did not happen today.

CPAN has been holding serious discussions with members of the insurance industry over the past months. We have had productive discussion on many areas encompassed in this bill, such as family provided attendant care and reducing fraud in the system. Concerning fraud, CPAN's goal is that of a fair and balanced fraud authority. We are also seeking better accountability in the area of family provided attendant care, including physician-directed care plans that will be reviewed periodically to ensure the patient's care and wellbeing is first a priority.

That said, the creation of a new catastrophic claims organization is a very complicated issue and we have identified several questions that have not been addressed in the bill language before us today. We are urging that this committee take time to perform its due diligence and undertake a process that ensures robust feedback. We would hope that this reasonable request will be heard since this bill attempts to make significant changes to Michigan's auto no-fault system, which has been in place for more than 43 years and impacts thousands of our most seriously injured citizens every year.

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